

In re:
Constance L. Lapham
Debtor

Case No. 22-11004-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 18, 2023

User: admin
Form ID: 212

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2023:

Recip ID	Recipient Name and Address
db	+ Constance L. Lapham, 25 Dutton Farm Lane, West Grove, PA 19390-9473

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkgroup@kmlawgroup.com
JOSEPH F. CLAFFY	on behalf of Plaintiff Constance L. Lapham claffylaw@outlook.com claffylaw@aol.com;JClaffyPennsylvania1@jubileebk.net
JOSHUA I. GOLDMAN	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust Josh.Goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
KARINA VELTER	

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on behalf of Creditor CSMC 2021-JR1 TRUST c/o Select Portfolio Servicing Inc. karina.velter@powerskirm.com,
bankruptcy@powerskirm.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MARK A. CRONIN

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For
VRMTG Asset Trust bkgroup@kmlawgroup.com

SARAH K. MCCAFFERY

on behalf of Creditor CSMC 2021-JR1 TRUST c/o Select Portfolio Servicing Inc. ckohn@hoflawgroup.com

SARAH K. MCCAFFERY

on behalf of Defendant CSMC 2021-JR1 TRUST ckohn@hoflawgroup.com

SHARON S. MASTERS

on behalf of Debtor Constance L. Lapham shmasters@hotmail.com G65312@notify.cincompass.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re:

Chapter: 13

Constance L. Lapham

Debtor(s)

Case No: 22-11004-mdc

ORDER

AND NOW, October 18, 2023, it appearing that the debtor must file either a statement regarding completion of a course in personal financial management, see 11 U.S.C. § 1328(g)(1), or a request for a waiver from this requirement, see 11 U.S.C. § 109(h)(4),

Additionally, it appearing that the debtor must file a certification regarding domestic support obligations and Section 522(q), see 11 U.S.C. § 1328(a),

And the statement regarding personal financial management and the domestic support obligation certification were due no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b), see Bankruptcy Rule 1007(c),

Accordingly, it is hereby ORDERED that the debtor shall file

☒ A statement regarding completion of an instructional course concerning personal financial management, (Official Form B423) or a request for a waiver from such requirement.

☒ A certification regarding domestic support obligations and Section 522(q), (Director's Form B2830);

If the debtor fails to do so, then this case may be closed, without further notice or hearing, and without the debtor receiving his/her chapter 13 discharge.

For The Court

Magdeline D. Coleman

Chief Judge, United States
Bankruptcy Court